

UNITED STATES BANKRUPTCY COURT
Southern District of New York

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on June 23, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in this case may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours. NOTE: The staff of the bankruptcy clerk's office and the office of the U.S. trustee cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gioia F Calisi
1871 Matthew Avenue
Bronx, NY 10462

Case Number:
12-12691-brl

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3676

Attorney for Debtor(s) (name and address):

David J. Babel
2525 Eastchester Road
Bronx, NY 10469
Telephone number: (718) 881-7964

Bankruptcy Trustee (name and address):

Robert L. Geltzer
The Law Offices of Robert L. Geltzer
1556 Third Avenue
Suite 505
New York, NY 10128
Telephone number: (212) 410-0100

Meeting of Creditors

Date: **July 24, 2012**

Time: **09:30 AM**

Location: **Office of the United States Trustee, 80 Broad Street, Fourth Floor, New York, NY 10004-1408**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/24/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

One Bowling Green
New York, NY 10004-1408
Telephone number: 212-668-2870

For the Court:

Clerk of the Bankruptcy Court:
Vito Genna

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: June 25, 2012

DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(A) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
DEBTORS	Duty to Complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 23 (Financial Management Form Certificate) must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Financial Management Course Certificate and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certificate, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online with a PACER login and password at www.nysb.uscourts.gov . If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed on the court's Electronic Case File System (ECF) using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or compact disk (CD), you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the the bankruptcy clerk's office or online with a PACER login and password at www.nysb.uscourts.gov .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Pg 3 of 5
 United States Bankruptcy Court
 Southern District of New York

In re:
 Gioia F Calisi
 Debtor

Case No. 12-12691-brl
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: fferguson
 Form ID: b9a

Page 1 of 3
 Total Noticed: 47

Date Rcvd: Jun 25, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2012.

db	+Gioia F Calisi, 1871 Matthew Avenue, Bronx, NY 10462-3610
tr	+Robert L. Geltzer, The Law Offices of Robert L. Geltzer, 1556 Third Avenue, Suite 505, New York, NY 10128-3100
smg	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	New York City Dept. Of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
smg	+United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
ust	+United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5889107	+AES/ NATIONAL COLLEGIATE, PO BOX 2641, HARRISBURG, PA 17105-2641
5889117	+CITIBANK, 1000 TECHNOLOGY DR, O FALLON, MO 63368-2239
5889123	+CITIBANK, PO BOX 769004, SAN ANTONIO, TX 78245-9004
5889125	+CITIBANK CHECKING PLUS, US SERVICE CENTER, PO BOX 790114, ST. LOUIS, MO 63179-0114
5889135	+HSBC BANK, PO BOX 5268, CAROL STREAM IL 60197-5268
5889139	MOBIL, PO BOX 103141, ROSWELL, GA 30076
5889140	+NISSAN MOTOR ACCEPTANCE CORP., PO BOX 660360, DALLAS, TX 75266-0360
5889144	+SHELL CREDIT CARD CNTR, PO BOX 689151, DES MOINES, IA 50368-9151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: davidjbabel@babelslaw.com Jun 25 2012 19:10:53 David J. Babel,

5889108	+EDI: AMEREXPR.COM Jun 25 2012 19:13:00	AMERICAN EXPRESS, CUSTOMER SERVICE, PO BOX 981535, EL PASO, TX 79998-1535
5889109	+EDI: AMEREXPR.COM Jun 25 2012 19:13:00	AMERICAN EXPRESS, CUSTOMER SERVICE, PO BOX 981540, EL PASO, TX 79998-1540
5889110	+EDI: BANKAMER.COM Jun 25 2012 19:13:00	BANK OF AMERICA, PO BOX 15026, WILMINGTON, DE 19886-5026
5889111	+EDI: BANKAMER.COM Jun 25 2012 19:13:00	BANK OF AMERICA, RETAIL LOAN SERVICES, P.O. BOX 2759, JACKSONVILLE, FL 32203-2759
5889112	+EDI: CAPITALONE.COM Jun 25 2012 19:13:00	CAPITAL ONE BANK, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
5889113	+EDI: CAPITALONE.COM Jun 25 2012 19:13:00	CAPITAL ONE SERVICES, INC., 1957 WESTMORELAND ROAD, RICHMOND, VA 23276-0001
5889115	+EDI: CHASE.COM Jun 25 2012 19:13:00	CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
5889114	+EDI: CHASE.COM Jun 25 2012 19:13:00	CHASE, 800 BROOKSEdge BLVD., WESTERVILLE, OH 43081-2822
5889116	+EDI: CAUT.COM Jun 25 2012 19:13:00	CHASE MANHATTAN BANK, 900 STEWART AVENUE, GARDEN CITY, NY 11530-4891
5889118	+EDI: CITICORP.COM Jun 25 2012 19:13:00	CITIBANK, 701 E. 60TH STREET N., SIOUX FALLS, SD 57104-0493
5889121	+EDI: CITICORP.COM Jun 25 2012 19:13:00	CITIBANK, PO BOX 769006, SAN ANTONIO, TX 78245-9006
5889120	+EDI: CITICORP.COM Jun 25 2012 19:13:00	CITIBANK, PO BOX 6500, SIOUX FALLS, SD 57117-6500
5889119	+EDI: CITICORP.COM Jun 25 2012 19:13:00	CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5889122	+EDI: CITICORP.COM Jun 25 2012 19:13:00	CITIBANK, PO BOX 6248, SIOUX FALLS, SD 57117-6248
5889124	+EDI: CITICORP.COM Jun 25 2012 19:13:00	CITIBANK BANKRUPTCY, 7920 NW 110TH STREET, KANSAS CITY, MO 64153-1270
5889126	+EDI: DISCOVER.COM Jun 25 2012 19:13:00	DISCOVER CARD, PO BOX 30943, SALT LAKE CITY, UT 84130
5889127	+EDI: DISCOVER.COM Jun 25 2012 19:13:00	DISCOVER FINANCIAL SERV., ATTN: BANKRUPTCY DEPT., PO BOX 8003, HILLIARD, OH 43026
5889128	+EDI: CITICORP.COM Jun 25 2012 19:13:00	EXXONMOBILCITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5889131	+EDI: RMSC.COM Jun 25 2012 19:13:00	GE MONEY BANK, PO BOX 981127, EL PASO, TX 79998-1127
5889129	+EDI: RMSC.COM Jun 25 2012 19:13:00	GE MONEY BANK, BANKRUPTCY DEPT., PO BOX 10314, ROSWELL, GA 30076
5889132	+EDI: RMSC.COM Jun 25 2012 19:13:00	GE MONEY BANK / GAP DC, PO BOX 965005, ORLANDO, FL 32896-5005
5889133	+EDI: RMSC.COM Jun 25 2012 19:13:00	GE CRB/ PC RICHARD, C/O PO BOX 965306, ORLANDO, FL 32896-0001
5889134	+EDI: HFC.COM Jun 25 2012 19:13:00	HSBC, CARD SERVICES., PO BOX 81622, SALINAS, CA 93912-1622
5889136	+EDI: HFC.COM Jun 25 2012 19:13:00	HSBC NEVADA, PO BOX 5253, CAROL STREAMS, IL 60197-5253
5889137	+EDI: CHASE.COM Jun 25 2012 19:13:00	JP MORGANCHASELEGAL, 1985 MARCUS AVENUE, NEW HYDE PARK, NY 11042-2008
5889138	+EDI: TSYS2.COM Jun 25 2012 19:13:00	MACYS, 9111 DUKE BLVD., MASON, OH 45040-8999
5889141	+EDI: RMSC.COM Jun 25 2012 19:13:00	PC RICHARDS, GE MONEY BANK, PO BOX 981438, EL PASO, TX 79998-1438
5889142	+EDI: SALMAESERVICING.COM Jun 25 2012 19:13:00	SALLIEMAE SERVICING, PO BOX 9500, WILKES-BARRE, PA 18773-9500
5889143	+EDI: SEARS.COM Jun 25 2012 19:13:00	SEARS ROEBUCK & CO., PO BOX 6283, SIOUX FALLS, SD 57117-6283

District/off: 0208-1

User: fferguson
Form ID: b9a

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Total Noticed: 47

Date Rcvd: Jun 25, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5889145 +EDI: CITICORP.COM Jun 25 2012 19:13:00 SHELL/CITIBANK SD, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
5889146 +EDI: WFNNB.COM Jun 25 2012 19:13:00 WFNNB, BANKRUPTCY DEPARTMENT, PO BOX 182125,
COLUMBUS, OH 43218-2125

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5889130* GE MONEY BANK, BANKRUPTCY DEPT., PO BOX 10314, ROSWELL, GA 30076

TOTALS: 0, * 1, ## 0

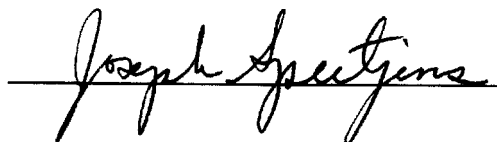
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2012

Signature:



District/off: 0208-1

User: fferguson
Form ID: b9a

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Total Noticed: 47

Date Rcvd: Jun 25, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2012 at the address(es) listed below:

David J. Babel on behalf of Debtor Gioia Calisi davidjbabel@babelslaw.com,
ECF@babelslaw.com; jeannine@gochelaw.com
Robert L. Geltzer rgeltzer@epitrustee.com,
rgeltzerso@ecf.epiqsystems.com;mbruh@geltzerlaw.com;kborut@geltzerlaw.com

TOTAL: 2